56. The immunologically isolated stromal cells of claim 37, wherein said beneficial protein is selected from the group consisting of a type II procollagen, a type II collagen, a cystic fibrosis protein, a human growth hormone, an obesity factor, and a human Factor VIII.

57. The immunologically isolated stromal cells of claim 37, wherein said gene construct is transfected into said stromal cells using a method selected from the group consisting of calcium phosphate precipitation transfection, DEAE dextran transfection, electroporation, microinjection, liposome-mediated transfer, chemical-mediated transfer, ligand-mediated transfer, and recombinant viral vector transfer.

58. The immunologically isolated stromal cells of claim 37, wherein said cells are matched donor stromal cells.

59. The immunologically isolated stromal cells of claim 37, wherein said regulatory elements comprise at least one of a promoter, a polyadenylation signal, an initiation codon, and a stop codon.

60. The immunologically isolated stromal cells of claim 59, wherein said promoter is selected from the group consisting of a cytomegalovirus promoter, an SV40 promoter, a retroviral promoter, a human procollagen I promoter, a human procollagen II promoter, a human procollagen III promoter, a COL1A1 promoter, and a COL2A1 promoter.

61. The immunologically isolated stromal cells of claim 59, wherein said polyadenylation signal is selected from the group consisting of a human collagen I polyadenylation signal, a human collagen II polyadenylation signal, and an SV40 polyadenylation signal.

62. The immunologically isolated stromal cells of claim 37, where said gene construct also comprises a second gene.

63. The immunologically isolated stromal cells of claim 62, wherein said second gene encodes a detectable marker.

64. The immunologically isolated stromal cells of claim 63, wherein said detectable marker is an antibiotic resistance gene.